

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:)	Confirmation No.: 7614
MARCH, Albert)	
)	Group Art Unit: 3628
Serial No.: 09/874,042)	
)	Examiner: Jennifer LIVERSEDGE
Filed: June 6, 2001)	
)	Attorney Docket: 11346-008
For: SYSTEM AND METHOD FOR)	
TRANSFERRING FUNDS)	
)	Customer No. 1059

Commissioner for Patents
Washington, D.C. 20231
U.S.A.

Dear Sir:

AMENDMENT & RESPONSE TO OFFICE ACTION

In response to the Office Action mailed September 19, 2006, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this response.

Remarks/Arguments begin on page 7 of this response.